

Input Parameters
 Inquiry Type = Individual
 Primary Subject
 Name = james canal
 Current Address = 344 surfside , glencoe, IL, 60022
 SSN = xxx-xx-6289

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TRANSUNION ACCOUNT REPORTING REVIEW REPORT

DATE: 11/11/08

TIME: 12:07 CT

SUBJECT : JAMES CANEL
 CURR ADDR : 344 SURFSIDE PL.,
 GLENCOE IL. 60022

SUB CODE : 26JX001 SUBNAME: PEOPLES ENGY ACCOUNT #: 8500003090052

DATE OPENED	: 8/85	MAX DELQ DATE	: 10/08
ACCT DESIGNATOR	: INDIVIDUAL	MAX DELQ AMOUNT	: \$2827
ACCOUNT TYPE	: OPEN ACCOUNT	MAX DELQ MOP	: 04
MOP	: 04	# PAST DUE PAYMENTS	:
HIGH CREDIT	: \$2989	PAYMENT HISTORY	: 48 MONTHS
CREDIT LIMIT	:	TU-GENERATED	:
TERMS	:	30-59 DAYS LATE	: 1
DATE VERIFIED	: 10/08	60-89 DAYS LATE	: 1
VERIF INDICATOR	: AUTOMATIC	90 OR OVER LATE	: 0
BALANCE	: \$95	PAYMENT PATTERN	:
AMOUNT PAST DUE	: \$2827	START DATE	: 9/08
CLOSED/PAID OUT	:	1-12 MONTHS	: 321111111111
REMARKS	:	13-24 MONTHS	: 111111111111
LOAN TYPE	: UTILITY COMPANY	25-36 MONTHS	: 1111X1111111
COLLATERAL	:	37-48 MONTHS	: 111111111111

END OF TRANSUNION REPORT

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Name and address of Insured

JAMES H AND JUDITH CANEL
344 SURFSIDE
GLENCOE, IL 60022

Effective Date 12/12/08**Policy no.** ~~42-000000-00~~**Issued by** Chubb National Insurance Company
a stock insurance company
incorporated in Indiana**Policy period** 12/12/08 to 12/12/09**Adverse Action Notice**

Chubb Personal Insurance uses consumer report information, in addition to numerous other factors such as driving record, claims history, type of vehicle, use of vehicles, garaging territory, and limits of coverage to determine your premium. The consumer report information is obtained from ChoicePoint Insurance Services, Inc., a consumer reporting agency.

In compliance with the Fair Credit Reporting Act and applicable state law, please be advised that we are unable to offer you a better rate / the lowest possible rate on your policy. This action is based in part on the consumer report information we obtained from ChoicePoint. The decision to take this action was ours. ChoicePoint does not make any decisions about your insurance premium, and is unable to provide you with the specific reasons why this decision was made.

The following is a list of one to four credit factors that had the greatest impact upon your consumer report information.

1. % of Balance to Credit Limit for Open Bank Revolving Accounts
2. # of Retail Accounts Established
3. Insufficient Information on Oil Company Accounts
4. # of Personal Finance Accounts Established

If you would like to obtain additional information on these factors, please go to ChoicePoint's website at www.consumerdisclosure.com. Select 'Reports' from the top right side of the page. Then select 'Credit Reports/Insurance Scores'.

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